

<b>FORM B1</b>		<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b> <b>Eastern Division</b>		<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>GAINES-COOPER, LIZA PATRIA</b>			Name of Joint Debtor (Spouse)(Last, First, Middle):		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>LIZA P. COOPER</b> <b>LIZA P. GAINES</b>			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):		
Soc. Sec./Tax I.D. No. (if more than one, state all): <b>338-78-0102</b>			Soc. Sec./Tax I.D. No. (if more than one, state all):		
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>7150 S. VERNON</b> <b>CHICAGO, IL 60619</b>			Street Address of Joint Debtor (No. & Street, City, State & Zip Code):		
County of Residence or of the Principal Place of Business: <b>COOK</b>			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		

Location of Principal Assets of Business Debtor  
(if different from street address above):

**Information Regarding the Debtor (Check the Applicable Boxes)**

<b>Venue (Check any applicable box)</b> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.	
<b>Type of Debtor (Check all boxes that apply)</b> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank	<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13
<b>Nature of Debts (Check one box)</b> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<b>Filing Fee (Check one box)</b> <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
<b>Chapter 11 Small Business (Check all boxes that apply)</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	

<b>Statistical/Administrative Information (Estimates only)</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	<b>THIS SPACE IS FOR COURT USE ONLY</b>
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<b>Estimated Number of Creditors</b>	1-15	16-49	50-99	100-199	200-999	1000-ove
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Estimated Assets</b>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50,000,001 to \$50,000,001 to \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Estimated Debts</b>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million \$50,000,001 to \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

U.S. Bankruptcy Court  
Northern District of Illinois  
Filed: 04/05/2004  
Time: 13:26:45  
Debtor: LIZA PATRIA GAINES-COOP  
Case: 04-13299 Fee: 194  
Chapter: 13 Rec. #: 3072995  
Judge: Jack Schmetterer  
341 mtg: 05/11/2004 @ 03:00PM  
ConfHrg: 06/09/2004 @ 12:30PM  
Trustee: TOM VAUGHN



**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): **LIZA PATRIA GAINES-COOPER**

**Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:
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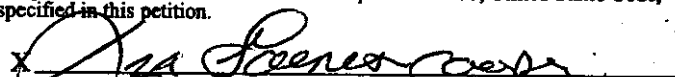
**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)**

Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

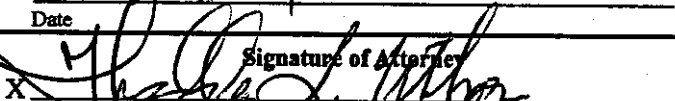
  
Signature of Debtor

☒ **Not Applicable**

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

Date

  
Signature of Attorney for Debtor(s)

**Thaddeus L. Wilson, 6226383**

Printed Name of Attorney for Debtor(s) / Bar No.

**Brookins & Wilson**

Firm Name

**11 E. Adams Street Suite 902**

Address

**Chicago, IL 60603**

**(312) 360-0888**

Telephone Number

**(312) 360-0893**

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

☒ **Not Applicable**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**


(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

  
Signature of Attorney for Debtor(s) Date **4/2/04**

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.  
☒ No

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

**Not Applicable**

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

☒ **Not Applicable**

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

AT&T BROADBAND  
C/O WEXLER AND WEXLER  
500 W. MADISON STREET  
SUITE 2910  
CHICAGO, IL 60661

CAPITAL ONE  
P.O. BOX 85015  
RICHMOND, VA 23285

MBNA  
C/O COLLECT AMERICA  
1999 BROADWAY  
SUITE 2150  
DENVER, CO 80202

MBNA AMERICA  
P.O. BOX 15026  
WILMINGTON, DE 19850

PEOPLES GAS  
BANKRUPTCY DEPARTMENT  
THE PRUDENTIAL BUILDING  
130 E. RANDOLPH DR, 23RD FLOOR  
CHICAGO, IL 60601

SPIEGEL  
C/O ARROW FINANCIAL SERVICES  
7301 N. LINCOLN AVENUE  
LINCOLNWOOD, IL 60712

SPIEGEL  
C/O ARROW FINANCIAL SERVICES  
P.O. BOX 469005  
CHICAGO, IL 60646

SPIEGEL  
CARD PROCESSING CENTER  
P.O. BOX 9204  
OLD BETHPAGE, NY 11804

WELLS FARGO HOME MORTGAGE  
P.O. BOX 10335  
DES MOINES, IA 50306

WELLS FARGO HOME MORTGAGE, INC.  
C/O CODILIS & ASSOCIATES, P.C.  
15W030 NORTH FRONTAGE ROAD  
SUITE 100  
BURR RIDGE, IL 60527

Form B6  
(6/90)

**United States Bankruptcy Court  
Northern District of Illinois  
Eastern Division**

In re **LIZA PATRIA GAINES-COOPER**

Case No.  
Chapter **13**

**SUMMARY OF SCHEDULES**

**AMOUNTS SCHEDULED**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	NO	1	\$ 132,000.00		
B - Personal Property	NO	3	\$ 15,330.00		
C - Property Claimed as Exempt	NO	1			
D - Creditors Holding Secured Claims	NO	1		\$ 129,800.00	
E - Creditors Holding Unsecured Priority Claims	NO	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	NO	2		\$ 18,834.00	
G - Executory Contracts and Unexpired Leases	NO	1			
H - Codebtors	NO	1			
I - Current Income of Individual Debtor(s)	NO	1			\$ 3,053.00
J - Current Expenditures of Individual Debtor(s)	NO	1			\$ 2,667.00
Total Number of sheets in ALL Schedules		14			
Total Assets			\$ 147,330.00		
			Total Liabilities	\$ 148,634.00	

FORM B6A ?

(6/90)

In re: **LIZA PATRIA GAINES-COOPER**

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>SINGLE FAMILY HOME 7150 S. VERNON CHICAGO, ILLINOIS</b>	<b>Fee Owner</b>		<b>\$ 132,000.00</b>	<b>\$ 129,800.00</b>
<b>Total</b>			<b>\$ 132,000.00</b>	

(Report also on Summary of Schedules.)

FORM B6B  
(10/89)In re **LIZA PATRIA GAINES-COOPER**

Debtor

Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>CASH</b>		<b>80.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>CHECKING ACCOUNT</b>		<b>1,000.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>HOME FURNISHINGS</b>	<b>J</b>	<b>800.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>NECESSARY WEARING APPAREL</b>		<b>600.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>VARIABLE LIFE INSURANCE POLICY</b>		<b>2,000.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>PENSION PLAN</b>		<b>9,000.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>WALGREEN STOCK</b>		<b>300.00</b>
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			

FORM B8B  
(10/89)In re **LIZA PATRIA GAINES-COOPER**

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1994 NISSAN SENTRA LE (125,000 MILES/FAIR CONDITION)</b>		<b>1,550.00</b>
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			



FORM B6B  
(10/89)In re LIZA PATRIA GAINES-COOPER

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<u>2</u> continuation sheets attached			Total	<b>\$ 15,330.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

FORM 88C

(6/90)

In re **LIZA PATRIA GAINES-COOPER**

Case No. \_\_\_\_\_

Debtor.

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1)

Exemptions provided in 11 U.S.C. § 522(d).

Note: These exemptions are available only in certain states.

☒ 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1994 NISSAN SENTRA LE (125,000 MILES/FAIR CONDITION)	735 ILCS 5/12-1001(c)	1,200.00	1,550.00
CASH	735 ILCS 5/12-1001(b)	80.00	80.00
CHECKING ACCOUNT	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
HOME FURNISHINGS	735 ILCS 5/12-1001(b)	800.00	800.00
NECESSARY WEARING APPAREL	735 ILCS 5/12-1001(a),(e)	600.00	600.00
PENSION PLAN	735 ILCS 5/12-704	9,000.00	9,000.00
SINGLE FAMILY HOME 7150 S. VERNON CHICAGO, ILLINOIS	735 ILCS 5/12-901	2,200.00	132,000.00
VARIABLE LIFE INSURANCE POLICY	735 ILCS 5/12-1006	2,000.00	2,000.00
WALGREEN STOCK	735 ILCS 5/12-1001(b)	120.00	300.00

FORM B6D  
(6/90)

In re: **LIZA PATRIA GAINES-COOPER**

Case No. \_\_\_\_\_

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.							
WELLS FARGO HOME MORTGAGE P.O. BOX 10335 DES MOINES, IA 50306		Mortgage SINGLE FAMILY HOME 7150 S. VERNON CHICAGO, ILLINOIS  VALUE \$132,000.00				129,800.00	0.00
WELLS FARGO HOME MORTGAGE, INC. C/O CODILIS & ASSOCIATES, P.C. 15W030 NORTH FRONTAGE ROAD SUITE 100 BURR RIDGE, IL 60527							

Continuation sheets attached

Subtotal  
(Total of this page)  
Total  
(Use only on last page)

<b>\$129,800.00</b>
<b>\$129,800.00</b>

(Report total also on Summary of Schedules)

B6E  
(Rev. 4/98)

In re: **LIZA PATRIA GAINES-COOPER**

Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

FORM B6E Cont.

(10/89)

In re: **LIZA PATRIA GAINES-COOPER**

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.							

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal  
(Total of this page)

\$0.00

Total  
(Use only on last page of the completed Schedule E.)

\$0.00

(Report total also on Summary of Schedules)

In re: **LIZA PATRIA GAINES-COOPER**  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						220.00
AT&T BROADBAND C/O WEXLER AND WEXLER 500 W. MADISON STREET SUITE 2910 CHICAGO, IL 60661		CABLE SUBSCRIPTION				
ACCOUNT NO.						1,200.00
CAPITAL ONE P.O. BOX 85015 RICHMOND, VA 23285		CREDIT CARD				
ACCOUNT NO.	X	J				1,802.00
MBNA AMERICA P.O. BOX 15026 WILMINGTON, DE 19850		CREDIT CARD				
MBNA C/O COLLECT AMERICA 1999 BROADWAY SUITE 2150 DENVER, CO 80202						
ACCOUNT NO.						7,286.00
MBNA AMERICA P.O. BOX 15026 WILMINGTON, DE 19850		CREDIT CARD				

1 Continuation sheets attached

Subtotal

Total

**\$10,508.00**

FORM B6F, Cont.  
(10/89)In re: **LIZA PATRIA GAINES-COOPER**

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						<b>2,353.00</b>
<b>PEOPLES GAS BANKRUPTCY DEPARTMENT THE PRUDENTIAL BUILDING 130 E. RANDOLPH DR, 23RD FLOOR CHICAGO, IL 60601</b>		<b>GAS UTILITY SERVICE</b>				
ACCOUNT NO.						<b>5,973.00</b>
<b>SPIEGEL CARD PROCESSING CENTER P.O. BOX 9204 OLD BETHPAGE, NY 11804</b>		<b>CREDIT CARD</b>				
<b>SPIEGEL C/O ARROW FINANCIAL SERVICES P.O. BOX 469005 CHICAGO, IL 60646</b>  <b>SPIEGEL C/O ARROW FINANCIAL SERVICES 7301 N. LINCOLN AVENUE LINCOLNWOOD, IL 60712</b>						

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$8,326.00****\$18,834.00**

(Report also on Summary of Schedules)

Form B6G

(10/89)

In re: LIZA PATRIA GAINES-COOPER

Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



B6H

(6/90)

In re: **LIZA PATRIA GAINES-COOPER**

Debtor

Case No.

(if known)

**SCHEDULE H - CODEBTORS**☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>SCOTT GAINES 619 E. 33RD PLACE CHICAGO, IL 60616</b>	<b>MBNA AMERICA P.O. BOX 15026 WILMINGTON, DE 19850</b>

FORM B6I  
(6/90)

In re **LIZA PATRIA GAINES-COOPER**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>MARRIED</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: <b>35</b> Spouse's Age:	NAMES <b>WESLEY COOPER</b>	AGE <b>39</b>	RELATIONSHIP <b>HUSBAND</b>
EMPLOYMENT: DEBTOR		SPOUSE	
Occupation <b>NURSE</b>			
Name of Employer <b>PROVIDENT HOSPITAL</b>			
How long employed <b>6 YEARS</b>			
Address of Employer			

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) \_\_\_\_\_

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm  
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

Social security or other government assistance  
(Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income

(Specify) \_\_\_\_\_

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME

**\$ 3,053.00**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**NONE**

Form B6J  
(6/90)

In re **LIZA PATRIA GAINES-COOPER**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,254.00</u>
Are real estate taxes included? Yes <u>✓</u> No _____		
Is property insurance included? Yes <u>✓</u> No _____		
Utilities Electricity and heating fuel	\$	<u>350.00</u>
Water and sewer	\$	<u>50.00</u>
Telephone	\$	<u>100.00</u>
Other _____	\$	<u>0.00</u>
Home maintenance (repairs and upkeep)	\$	<u>150.00</u>
Food	\$	<u>300.00</u>
Clothing	\$	<u>75.00</u>
Laundry and dry cleaning	\$	<u>100.00</u>
Medical and dental expenses	\$	<u>0.00</u>
Transportation (not including car payments)	\$	<u>100.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>40.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>0.00</u>
Life	\$	<u>48.00</u>
Health	\$	<u>0.00</u>
Auto	\$	<u>100.00</u>
Other _____	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
Alimony, maintenance or support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 2,667.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<u>3,053.00</u>
B. Total projected monthly expenses	\$	<u>2,667.00</u>
C. Excess income (A minus B)	\$	<u>386.00</u>
D. Total amount to be paid into plan each _____	\$	<u>386.00</u>

Monthly  
(interval)

In re: **LIZA PATRIA GAINES-COOPER**  
**338-78-0102**

Case No.

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of  
page, and that they are true and correct to the best of my knowledge, information, and belief.

**14** sheets plus the summary

Date:

4/2/04

Signature

  
**LIZA PATRIA GAINES-COOPER**

[If joint case, both spouses must sign]

### **DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

(NOT APPLICABLE)

**UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois  
Eastern Division**

In re: **LIZA PATRIA GAINES-COOPER**  
**338-78-0102**

Case No. \_\_\_\_\_  
Chapter **13**

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
54,000.00	PROVIDENT HOSPITAL	2002
55,000.00	PROVIDENT HOSPITAL	2003

**2. Income other than from employment or operation of business**

None  
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
--------	--------	--------------------

**3. Payments to creditors**

None  
☐

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
PEOPLES GAS BANKRUPTCY DEPARTMENT THE PRUDENTIAL BUILDING 130 E. RANDOLPH DR, 23RD FLOOR CHICAGO, IL 60601	04/01/04	1,000.00	2,300.00
SPIEGEL CARD PROCESSING CENTER P.O. BOX 9204 OLD BETHPAGE, NY 11804		1,200.00	5,973.00

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  
☒

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  
☒

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
WELLS FARGO HOME MORTGAGE -VS- LIZA P. COOPER 04 CH 5158	FORECLOSURE	CIRCUIT COURT COOK COUNTY	PENDING

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  
☒

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	--------------------	---

#### 5. Repossessions, foreclosures and returns

None  
☒

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

None  
☒

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
---------------------------------	-----------------------	---

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  
☒

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

None  
☒

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------------	-----------------	-------------------------------------

## 8. Losses

None  
☒

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	--	-----------------

## 9. Payments related to debt counseling or bankruptcy

None  
☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Brookins & Wilson 11 E. Adams Street Suite 902 Chicago, IL 60603	04/02/04	\$1000

## 10. Other transfers

None  
☒

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,  
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY  
TRANSFERRED  
AND VALUE RECEIVED

### 11. Closed financial accounts

None  
☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF INSTITUTION

TYPE AND NUMBER  
OF ACCOUNT AND  
AMOUNT OF FINAL BALANCE

AMOUNT AND  
DATE OF SALE  
OR CLOSING

MERCY HOSPITAL PENSION

PENSION FUND

\$700

### 12. Safe deposit boxes

None  
☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF BANK OR  
OTHER DEPOSITORY

NAMES AND ADDRESSES  
OF THOSE WITH ACCESS  
TO BOX OR DEPOSITORY

DESCRIPTION  
OF  
CONTENTS

DATE OF TRANSFER  
OR SURRENDER,  
IF ANY

### 13. Setoffs

None  
☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF  
SETOFF

AMOUNT OF  
SETOFF

### 14. Property held for another person

None  
☒

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS  
OF OWNER

DESCRIPTION AND VALUE  
OF PROPERTY

LOCATION OF PROPERTY



### 15. Prior address of debtor

None



If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR  
DISPOSITION

**18. Nature, location and name of business**

None

☒

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the ~~six~~ years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the ~~six~~ years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the ~~six~~ years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the ~~six~~ years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	-------------------------	---------	--------------------	-------------------------------

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

☒

NAME	ADDRESS
------	---------

\* \* \* \* \*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

4/2/04

Signature  
of Debtor

Liza Patricia Gaines-Cooper  
LIZA PATRICA GAINES-COOPER

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois  
Eastern Division

In re: **LIZA PATRIA GAINES-COOPER**  
**338-78-0102**

Case No. \_\_\_\_\_  
Chapter **13**

Debtor

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>2,700.00</u>
Prior to the filing of this statement I have received	\$	<u>806.00</u>
Balance Due	\$	<u>1,894.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
  - b) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - c) [Other provisions as needed]
- None

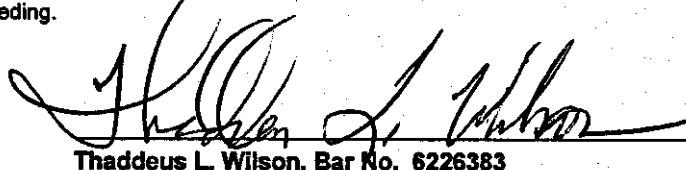
6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**ADVERSARY PROCEEDINGS, CONTESTED MOTIONS AND DISCOVERY PROCEEDINGS**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 4/2/04



Thaddeus L. Wilson, Bar No. 6226383

Brookins & Wilson  
Attorney for Debtor(s)

**Thaddeus L. Wilson 6226383**  
**Brookins & Wilson**  
**11 E. Adams Street**  
**Suite 902**  
**Chicago, IL 60603**

**(312) 360-0888**  
**Attorney for the Petitioner(s)**

**UNITED STATES BANKRUPTCY COURT**  
**Northern District of Illinois**  
**Eastern Division**

In Re:  
Debtor: **LIZA PATRIA GAINES-COOPER**  
Social Security Number: **338-78-0102**

Case No:

Chapter **13**

Numbered Listing of Creditors

Creditor name and mailing address	Category of Claim	Amount of Claim
1. <b>AT&amp;T BROADBAND</b> <b>C/O WEXLER AND WEXLER</b> <b>500 W. MADISON STREET</b> <b>SUITE 2910</b> <b>CHICAGO, IL 60661</b>	<b>Unsecured Claims</b>	<b>\$ 220.00</b>
2. <b>CAPITAL ONE</b> <b>P.O. BOX 85015</b> <b>RICHMOND, VA 23285</b>	<b>Unsecured Claims</b>	<b>\$ 1,200.00</b>
3. <b>MBNA AMERICA</b> <b>P.O. BOX 15026</b> <b>WILMINGTON, DE 19850</b>	<b>Unsecured Claims</b>	<b>\$ 1,802.00</b>
4. <b>MBNA AMERICA</b> <b>P.O. BOX 15026</b> <b>WILMINGTON, DE 19850</b>	<b>Unsecured Claims</b>	<b>\$ 7,286.00</b>
5. <b>PEOPLES GAS</b> <b>BANKRUPTCY DEPARTMENT</b> <b>THE PRUDENTIAL BUILDING</b> <b>130 E. RANDOLPH DR, 23RD FLOOR</b> <b>CHICAGO, IL 60601</b>	<b>Unsecured Claims</b>	<b>\$ 2,353.00</b>

In re: **LIZA PATRIA GAINES-COOPER**

Case No. \_\_\_\_\_

- |    |  |                         |                      |
|----|--|-------------------------|----------------------|
| 6. | <b>SPIEGEL<br/>CARD PROCESSING CENTER<br/>P.O. BOX 9204<br/>OLD BETHPAGE, NY 11804</b> | <b>Unsecured Claims</b> | <b>\$ 5,973.00</b>   |
|    |  |                         |                      |
| 7. | <b>WELLS FARGO HOME MORTGAGE<br/>P.O. BOX 10335<br/>DES MOINES, IA 50306</b>           | <b>Secured Claims</b>   | <b>\$ 129,800.00</b> |

In re: **LIZA PATRIA GAINES-COOPER**

Case No. \_\_\_\_\_

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

## DECLARATION

I, **LIZA PATRIA GAINES-COOPER**, named as debtor in this case, declare under penalty of perjury that I have read the foregoing Numbered Listing of Creditors, consisting of **2 sheets** (not including this declaration), and that it is true to the best of my information and belief.

Signature: \_\_\_\_\_

**LIZA PATRIA GAINES-COOPER**

Dated: \_\_\_\_\_

**4/2/04**

B201 (12/99)

**UNITED STATES BANKRUPTCY COURT**  
**NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the Federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$30 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$30 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

I, the debtor, affirm that I have read this notice.

4/2/04  
Date

  
Signature of Debtor

Case Number